

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 7,376,609 B2  
APPLICATION NO. : 09/845669  
DATED : May 20, 2008  
INVENTOR(S) : Brian James Clark and William Jeffrey Heng

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

At column 10, line 21, after "the" delete "insu" and insert --insurance--.

At column 11, line 9, after "guaranteed" delete "principle" and insert --principal--.

At column 13, line 20, after "step" delete "508" and insert --510--.

At column 16, line 27, after "1" insert --wherein--.

At column 16, line 34, after "the" delete "animal" and insert --annual--.

At column 17, line 24, after "the" delete "hinds" and insert --funds--.

At column 17, line 46, after "method" insert --of--.

At column 18, line 29, after "on" insert --a--.

At column 18, line 54, delete "finds" and insert --funds--.

At column 19, line 23, after "32," insert --wherein--.

At column 19, line 36, after "-of" insert -- - --.

Signed and Sealed this

Sixteenth Day of September, 2008

A handwritten signature in black ink, appearing to read "Jon W. Dudas". The signature is stylized with a large, looping initial "J" and a distinct "D".

JON W. DUDAS  
*Director of the United States Patent and Trademark Office*